

IN THE UNITED STATES PATENT AND TRADEMARK OFFICEIn re Application of: **Michael J. Picciallo**Application No.: **09/478,051**Examiner: **K. Campen**Filed: **January 15, 2000**Group Art Unit: **2899**For: **ALLOWANCE CARD OR ACCOUNT**Attorney Docket No.: **P22,425-B USA****CERTIFICATE OF FACSIMILE TRANSMISSION**

I hereby certify that this correspondence, along with any paper indicated as being enclosed, are being sent via facsimile addressed to: Commissioner for Patents, Washington, D.C. 20231 at (703)306-4597 on Nov. 21, 2002.

Dated: _____

Ariel Mellman

Commissioner for Patents
Washington, D.C. 20231

DECLARATION OF JOHN M. KRUSAS PURSUANT TO 37 C.F.R. § 1.131

John M. Krusas declares and states that:

1. I am a semi-retired private investigator for the National Thoroughbred Racing Protective Bureau, the investigative arm of the National Thoroughbred Racing Association. For over 20 years I was the Director of Security for the New Jersey Sports and Exposition Authority with responsibility for the Meadowlands Racetrack, Giants Stadium and the Continental Airlines Arena. I have served as an expert witness in litigations across the country on issues of security and crowd control. I am also a former police officer with the city of Phoenix, Arizona. It goes without saying that I understand the significance of the document I am signing and well know the consequences of false and untrue statements.

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2. I have been asked to supply this Declaration to corroborate when Michael Picciallo conceived of his adolescent debit card invention. I have known Michael Picciallo since 1979 when, as a college student he was employed by a contract security agency under my supervision to perform security duties for the Sports and Exposition Authority. Michael worked at all three venues.

3. Michael and I have kept in contact over the years. For example, now that he is an accountant he does my taxes every year.

4. In fact, when we met on a date prior to September 25, 1995 to go over the preparation of my 1994 tax return, Michael first explained his idea to me. At the time, he was the general manager of the "Wheels in Motion" Roller Skating Rink in Wharton, New Jersey and was troubled by seeing parents drop their children off in front of the establishment with spending money and drive away. Mike would watch the children go to either the convenience store across the street or the diner next door and spend the money on cigarettes. Some even got into cars with older friends and went off to buy alcohol, only to come back to the skating rink drunk, for which parents blamed Michael.

5. Michael's idea was to create a debit or credit card system for children funded by cash transfers from parent's bank accounts or credit cards. Spending on alcohol, cigarettes or other inappropriate items could be blocked. The card could be recharged with a specific amount automatically like an allowance payment every week or month. We discussed how the banking and credit card systems were already set up to recognize what the money was

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being spent on to permit such blocking, and how the system could be easily programmed to improve the ability to do this. We also discussed how simple it would be for banks and credit card companies to program this automatic allowance feature.

6. This was on a date prior to September 25, 1995. I specifically recall discussing with Mike how the idea applied to me personally with my son in attendance at Arizona State University at the time. My son was only required to purchase the dormitory meal plan for the first year. After that I was sending him a check every month for his living expenses, knowing that he was not spending it entirely on necessities, and then being short on money for food at the end of the month. What I liked about Mike's idea was how myself and other parents would not have to remember to cut a check every month, the kids aren't checking their mailbox every day for the check to arrive so they can eat, and the parents know the money is being put to its intended use.

7. For the next year and a half I was in contact with Michael on a weekly basis on unrelated matters. He kept me updated on his progress on learning how to develop his idea and secure patent protection on it. He even informed me about how he mailed a description of his idea to himself to prove his date of invention. I believe he learned to do this through the media.

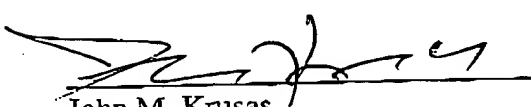
8. Michael also kept me informed of his progress with the Patent Office. He told me when he sent away for literature on how to file a patent application and told me when he had filed one. In early 1997 he told me he had received a rejection advising him to seek the

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assistance of a patent attorney. He expressed concern about the ability to afford one. I offered to assist him financially, which led him to consult with an attorney who ultimately filed a patent application. Michael eventually formed an LLC of which I am a partner for a very minor percentage in exchange for my financial contribution toward filing a patent application.

9. I hereby declare that all statements made herein of my knowledge are true and that all statements made on information and belief are believed to be true and further that the statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the U.S. Code and that such willful false statements may jeopardize the validity of the application or any patent that issues thereon.


John M. Krusas


Dated